

Information to identify the case:

Debtor 1	Kevin J. O'Connor	Social Security number or ITIN	xxx-xx-7814
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 21-13811-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin J. O'Connor

2/26/25

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kevin J. O'Connor
Debtor

Case No. 21-13811-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 26, 2025

User: admin
Form ID: 3180W

Page 1 of 6
Total Noticed: 84

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	Kevin J. O'Connor, 6461 US-9, Apt. 431, Howell, NJ 07731
sp	+ Hanlon, Niemann & Wright, 3499 Route 9 North, Suite 1-F, Freehold, NJ 07728-3277
cr	+ Harley-Davidson Credit Corp., POB 340514, Tampa, FL 33694-0514
cr	#+ Lincoln Automotive Financial Services, servicer fo, P.O. Box 62180, Colorado Springs, CO 80962-2180
sp	+ NextHome & Marie Alfano, 345 Union Hill Road, Suite A, Manalapan, NJ 07726-1879
r	+ Re/Max Central & Pierre Woozevelt, 520 US 9, Manalapan, NJ 07726-8264
519233283	+ Centrastate Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
519205858	+ First Bank and Trust, PO Box 878, Perry, OK 73077-0878
519205865	Lincoln Automotive Fin, PO Box 650574, Dallas, TX 75265-0574
520492827	+ Lincoln Automotive Financial Services, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519205867	+ Mariner Finance LLC, c/o Law Office of William E. Brewer, 1217 S Shore Road, Suite 201, PO Box 1001, Marmora, NJ 08223-5001
519233284	+ Princeton Radiology, PO Box 956, Evansville, IN 47706-0956
519205875	+ Quicken Loans / Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519225982	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519233285	+ RWJ Health Network, PO Box 949, Matawan, NJ 07747-0949
519205879	+ Synch/BP/PLCC, Attn: Bankruptcy, Orlando, FL 32896-0001

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 26 2025 21:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 26 2025 21:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519253133	+ EDI: BASSASSOC.COM	Feb 27 2025 01:46:00	Accelerated Inventory Mgt, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Tucson, AZ 85712-1097
519233860	Email/PDF: bncnotices@becket-lee.com	Feb 26 2025 21:27:18	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519205846	+ Email/PDF: bncnotices@becket-lee.com	Feb 26 2025 21:29:10	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519205847	+ Email/Text: bk@avant.com	Feb 26 2025 21:15:00	Avant, 222 North LaSalle, Suite 1700, Chicago, IL 60601-1101
519205848	+ EDI: TSYS2	Feb 27 2025 01:52:00	Barclays Bank DE, attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
519533441	Email/Text: BKBCNMAIL@carringtonms.com	Feb 26 2025 21:12:00	Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806

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519533442	Email/Text: BKBCNMAIL@carringtonms.com	Feb 26 2025 21:12:00	Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806
519205855	Email/Text: BKY@conserve-arm.com	Feb 26 2025 21:12:00	ConServe, 200 CrossKeys Office Park, Fairport, NY 14450
519205851	+ EDI: CAPITALONE.COM	Feb 27 2025 01:52:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519205851	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 21:10:55	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519205850	+ EDI: CAPITALONE.COM	Feb 27 2025 01:52:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519205850	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 22:13:15	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519205852	+ EDI: CAPONEAUTO.COM	Feb 27 2025 01:52:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519205852	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 26 2025 21:27:30	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519208812	+ EDI: AISACG.COM	Feb 27 2025 01:52:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519208812	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 27 2025 03:05:08	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519216782	+ EDI: AISACG.COM	Feb 27 2025 01:52:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519216782	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 26 2025 21:10:51	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519213345	+ EDI: AIS.COM	Feb 27 2025 01:52:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519213345	+ Email/PDF: ebn_ais@aisinfo.com	Feb 26 2025 21:10:58	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519215285	+ EDI: AIS.COM	Feb 27 2025 01:52:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519215285	+ Email/PDF: ebn_ais@aisinfo.com	Feb 26 2025 21:29:10	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519205853	+ EDI: JPMORGANCHASE	Feb 27 2025 01:46:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
519205853	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 26 2025 21:09:45	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
519205854	+ EDI: CITICORP	Feb 27 2025 01:52:00	Citibank, Citicorp Credit, Srvs/Centralized BK Dept, POB 790034, Saint Louis, MO 63179-0034
519205856	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 26 2025 21:27:28	Credit One Bank, Attn: Bankruptcy Dept, PO Box 98873, Las Vegas, NV 89193-8873
519205857	^ MEBN	Feb 26 2025 21:02:13	DSRM Nat Bank/Valero, Attn: Bankruptcy, PO Box 696000, San Antonio, TX 78269-6000
519205860	Email/Text: BNSFS@capitalsvcs.com	Feb 26 2025 21:12:00	First Savings Bank, Attn: Bankruptcy, PPO Box 5019, Sioux Falls, SD 57117
519205861	Email/Text: BNBLAZE@capitalsvcs.com	Feb 26 2025 21:12:00	First Savings Bank/Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117
519258262	+ EDI: JEFFERSONCAP.COM	Feb 27 2025 01:52:00	First Financial Investment Fund Holdings, LLC, Jefferson Capital Systems LLC Assignee, Po Box

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			7999, Saint Cloud MN 56302-7999
519205859	+ EDI: AMINFOFP.COM	Feb 27 2025 01:52:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
519205859	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 26 2025 21:29:18	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
520218037	+ EDI: AISACG.COM	Feb 27 2025 01:52:00	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520218037	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 26 2025 21:27:34	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519205862	+ EDI: PHINGENESIS	Feb 27 2025 01:52:00	Genesis Credit/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
519213273	+ EDI: AIS.COM	Feb 27 2025 01:52:00	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519213273	+ Email/PDF: ebn_ais@aisinfo.com	Feb 26 2025 21:10:58	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519265896	+ Email/Text: bankruptcy.accounts@wakeassoc.com	Feb 26 2025 21:12:00	HOLMDEL PHYSICIANS ASSOCIATES, c/o Wakefield and Associates, Inc., P. O. Box 51272, Knoxville, TN 37950-1272
519205863	+ Email/Text: bankruptcy.notices@hdfsi.com	Feb 26 2025 21:15:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
519228760	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Feb 26 2025 21:12:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
519205864	EDI: IRS.COM	Feb 27 2025 01:52:00	IRS, Centralized Insolvency Operation, POB 7346, Philadelphia, PA 19101-7346
519223383	EDI: JPMORGANCHASE	Feb 27 2025 01:46:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519223383	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 26 2025 21:09:46	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
520122973	Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 21:10:57	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520122974	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 21:27:47	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
519228610	Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 21:10:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519207244	Email/Text: EBNBKNOT@ford.com	Feb 26 2025 21:15:00	Lincoln Automotive Financial Services, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953
519240524	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 26 2025 21:28:51	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519205866	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 26 2025 21:13:00	Marcus by Goldman Sachs, Attn: Bankruptcy, PO Box 45400, Salt Lake City, UT 84145-0400
519205868	+ Email/Text: bankruptcy@marinerfinance.com	Feb 26 2025 21:13:00	Mariner Finance LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
519205869	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 26 2025 21:29:15	Merrick Bank / Card Works, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
519230995	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 26 2025 21:14:00	Midland Credit Management, Inc., PO Box 2037,

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			Warren, MI 48090-2037
519205870	+ EDI: NFCU.COM	Feb 27 2025 01:52:00	Navy FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
519208677	+ EDI: NFCU.COM	Feb 27 2025 01:52:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
519205871	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 26 2025 21:09:42	OLLO Card Services, PO Box 660371, Dallas, TX 75266-0371
519205872	+ EDI: AGFINANCE.COM	Feb 27 2025 01:46:00	OneMain Financial, Attn: Bankruptcy, POB 3251, Evansville, IN 47731-3251
519208421	+ EDI: AGFINANCE.COM	Feb 27 2025 01:46:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
519205849	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 21:12:00	BBVA, Attn: Bankruptcy, PO Box 10566, Birmingham, AL 35296
519233464	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 21:12:00	BBVA USA, PO Box 10566, Birmingham, AL 35296
519205873	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 21:12:00	PNC Bank, Attn: Bankruptcy, PO Box 94982: Mailstop BR-YB58-01-5, Cleveland, OH 44101
519584674	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 21:12:00	PNC Bank, NA, PO Box 94982, Cleveland Ohio 44101
519584675	Email/Text: Bankruptcy.Notices@pnc.com	Feb 26 2025 21:12:00	PNC Bank, NA, PO Box 94982, Cleveland Ohio 44101, PNC Bank, NA, PO Box 94982, Cleveland Ohio 44101
519846678	EDI: PRA.COM	Feb 27 2025 01:52:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519846679	EDI: PRA.COM	Feb 27 2025 01:52:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519246894	EDI: PRA.COM	Feb 27 2025 01:52:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519246363	EDI: PRA.COM	Feb 27 2025 01:52:00	Portfolio Recovery Associates, LLC, c/o Bp, POB 41067, Norfolk VA 23541
519205874	Email/Text: ProsperBK@prosper.com	Feb 26 2025 21:14:00	Prosper Funding, 221 Main Street, Suite 300, San Francisco, CA 94105
519257451	+ EDI: JEFFERSONCAP.COM	Feb 27 2025 01:52:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC; Assignee, PO Box 7999, Saint Cloud MN 56302-7999
519205876	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 21:27:22	Resurgent Capital Services, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
519205878	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 26 2025 21:12:00	State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519205877	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 26 2025 21:12:00	State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519205880	+ EDI: SYNC	Feb 27 2025 01:46:00	Syncb/Walmart, Attn: Bankruptcy, PO Box 96504, Orlando, FL 32896-0001
519205880	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 26 2025 21:10:05	Syncb/Walmart, Attn: Bankruptcy, PO Box 96504, Orlando, FL 32896-0001
519206443	^ MEBN	Feb 26 2025 21:02:48	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519205881	+ EDI: USBANKARS.COM	Feb 27 2025 01:52:00	US Bank/RMS, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229

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519205882	+ EDI: USAA.COM	Feb 27 2025 01:46:00	USAA Fedl Savings Bank, Attn: Bankruptcy, 10750 McDermott Freeway, San Antonio, TX 78288-1600
519253608	+ EDI: AIS.COM	Feb 27 2025 01:52:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519253608	+ Email/PDF: ebn_ais@aisinfo.com	Feb 26 2025 21:10:57	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519205883	+ Email/PDF: Bankruptcynoticehomelending@wellsfargo.com	Feb 26 2025 21:28:54	Wells Fargo Bank, 1 Home Campus MAC X2303-01A, 3rd floor, Des Moines, IA 50328-0001
519212594	Email/PDF: BankruptcynoticeCCSBKOperations@wellsfargo.com	Feb 27 2025 02:44:02	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 82

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519233861	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519233862	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519258263	*+	First Financial Investment Fund Holdings, LLC, Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud MN 56302-7999
519233286	*+	Harley Davidson Financial, Attn: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frances A Tomes	on behalf of Debtor Kevin J. O'Connor ftomes@tomeslawfirm.com agreenberg@tomeslawfirm.com;tomesfr92561@notify.bestcase.com;mariad@tomeslawfirm.com;tasmync@tomeslawfirm.com;bkteam@tomeslawfirm.com
Gavin Stewart	on behalf of Creditor Harley-Davidson Credit Corp. bk@stewartlegalgroup.com

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John R. Morton, Jr.

on behalf of Creditor Lincoln Automotive Financial Services servicer for CAB EAST LLC ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Lincoln Automotive Financial Services servicer for CAB EAST LLC wcraig@egalawfirm.com,
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 7